

## Claims

- [c1] 1. A method comprising determining for a first law firm client a first duration of time associated with financing an out-of-pocket cost for the first client and determining for a second law firm client a second duration of time associated with financing an out-of-pocket cost for the second client, wherein the first duration of time is different than the second duration of time; the law firm billing the first and second law firm clients a separate charge in relation to one or more respective out-of-pocket costs, wherein each charge is based in part on the duration of time determined for the respective first and second clients; and wherein the separate charges are automatically determined.
- [c2] 2. A method according to claim 1 further wherein the separate charges are automatically determined using a flat fee parameter.
- [c3] 3. A method according to claim 1 further wherein the separate charges are automatically determined using a percentage parameter.
- [c4] 4. A method according to claim 1 further wherein the duration of time is determined by a length of time it is expected a client will take to reimburse the law firm for the out-of-pocket expense.
- [c5] 5. A method according to claim 1 further wherein the out-of-pocket cost is a fee paid to a government patent and trademark office.
- [c6] 6. A method according to claim 1 further wherein the out-of-pocket cost is paid by a transfer of funds from the law firm to a third party.
- [c7] 7. A method according to claim 1 further wherein the out-of-pocket cost is financed by a financing organization independent of the law firm.

- [c8] 8. A method according to claim 1 further wherein the separate charge is determined prior to a transfer of funds to pay the out-of-pocket cost.
- [c9] 9. A method according to claim 1 further wherein the separate charge relates to a loan of funds to pay the out-of-pocket cost.
- [c10] 10. A method comprising associating a first law firm client with a first fee schedule used to determine a charge to the first client and a second law firm client with a second fee schedule used to determine a charge to the second client, wherein each fee schedule is based in part on a payment attribute associated with the respective client, and the first fee schedule is different than the second fee schedule; the law firm billing the first and second law firm clients a separate charge in relation to one or more respective out-of-pocket costs, wherein each charge is based in part on the cost of financing funds used to cover payment of the out-of-pocket costs; and wherein the separate charges are automatically determined based on the fee schedules associated with each respective first and second clients.
- [c11] 11. A method according to claim 10 further wherein the fee schedule includes a flat fee parameter.
- [c12] 12. A method according to claim 10 further wherein the fee schedule includes percentage parameter.
- [c13] 13. A method according to claim 10 further wherein the payment attribute relates to an expected date on which the out-of-pocket expense will be paid by the client.
- [c14] 14. A method according to claim 10 further wherein the out-of-pocket cost is a fee paid to a government patent and trademark office.

- [c15] 15. A method according to claim 10 further wherein the out-of-pocket cost is paid by a transfer of funds from the law firm to a third party.
- [c16] 16. A method comprising associating a first law firm client with a first billing plan used to determine a charge to the first client and a second law firm client with a second billing plan used to determine a charge to the second client, wherein each billing plan is based in part on a payment attribute associated with the respective client, and the first billing plan is different than the second billing plan; the law firm billing the first and second law firm clients a separate charge in relation to one or more respective out-of-pocket costs, wherein each charge is based in part on the cost of financing funds used to cover payment of the out-of-pocket costs; and wherein the separate charges are automatically determined based on the billing plans associated with each respective first and second clients.
- [c17] 17. A method according to claim 16 further wherein the billing plan includes a flat fee parameter.
- [c18] 18. A method according to claim 16 further wherein the billing plan includes percentage parameter.
- [c19] 19. A method according to claim 16 further wherein the payment attribute relates to an expected date on which the out-of-pocket expense will be paid by the client.
- [c20] 20. A method according to claim 16 further wherein the out-of-pocket cost is a fee paid to a government patent and trademark office.
- [c21] 21. A method according to claim 16 further wherein the out-of-pocket cost is paid by a transfer of funds from the law firm to a third party.

- [c22] 22. A method comprising associating a first law firm client with a first fee schedule used to determine a charge to the first client and a second law firm client with a second fee schedule used to determine a charge to the second client, wherein the second fee schedule provides for a discount to the second law firm client relative to the amount charged to the first client pursuant to the first fee schedule; the law firm billing the first and second law firm clients a separate charge in relation to one or more respective out-of-pocket costs, wherein each charge is based in part on the cost of financing funds used to cover payment of the out-of-pocket costs; and wherein the separate charges are automatically determined based on the fee schedules associated with each respective first and second clients.
- [c23] 23. A method according to claim 22 further wherein the fee schedule includes a flat fee parameter.
- [c24] 24. A method according to claim 22 further wherein the fee schedule includes percentage parameter.
- [c25] 25. A method according to claim 22 further wherein the out-of-pocket cost is a fee paid to a government patent and trademark office.
- [c26] 26. A method according to claim 22 further wherein the out-of-pocket cost is paid by a transfer of funds from the law firm to a third party.
- [c27] 27. Apparatus comprising one or more computers programmed to record for a first law firm client a first parameter related to a duration of time associated with financing an out-of-pocket cost for the first client and to record for a second law firm client a second parameter related to a duration of time associated with financing an out-of-pocket cost for the second client, wherein the first parameter is different than the second parameter; and, the one or more computers further programmed to create

invoices to bill the first and second law firm clients a separate charge in relation to one or more respective out-of-pocket costs, wherein each charge is determined based at least in part on the respective parameters for the respective first and second clients.

- [c28] 28. Apparatus according to claim 27 further wherein the separate charges are automatically determined using a flat fee parameter.
- [c29] 29. Apparatus according to claim 27 further wherein the separate charges are automatically determined using a percentage parameter.
- [c30] 30. Apparatus according to claim 27 further wherein the duration of time is determined by a length of time it is expected a client will take to reimburse the law firm for the out-of-pocket expense.
- [c31] 31. Apparatus according to claim 27 further wherein the out-of-pocket cost is a fee paid to a government patent and trademark office.
- [c32] 32. Apparatus comprising one or more computers programmed to associate a first law firm client with a first billing plan used to determine a charge to the first client and a second law firm client with a second billing plan used to determine a charge to the second client, wherein each billing plan is based in part on a payment attribute associated with the respective client, and the first billing plan is different than the second billing plan; the one or more computers further programmed to create invoices to bill the first and second law firm clients a separate charge in relation to one or more respective out-of-pocket costs, wherein each charge is based in part on the cost of financing funds used to cover payment of the out-of-pocket costs; and wherein the one or more computers are programmed to determine the separate charges automatically based on the billing plans associated with each respective

first and second clients.

- [c33] 33. Apparatus according to claim 32 further wherein the billing plan includes a flat fee parameter.
- [c34] 34. Apparatus according to claim 32 further wherein the billing plan includes percentage parameter.
- [c35] 35. Apparatus according to claim 32 further wherein the out-of-pocket cost is a fee paid to a government patent and trademark office.
- [c36] 36. Apparatus comprising one or more computers programmed to associate a first law firm client with a first fee schedule used to determine a charge to the first client and a second law firm client with a second fee schedule used to determine a charge to the second client, wherein the second fee schedule provides for a discount to the second law firm client relative to the amount charged to the first client pursuant to the first fee schedule; the one or more computers further programmed to create invoices to bill the first and second law firm clients a separate charge in relation to one or more respective out-of-pocket costs, wherein each charge is based in part on the cost of financing funds used to cover payment of the out-of-pocket costs; and wherein the one or more computers are programmed to determine the separate charges automatically based on the fee schedules associated with each respective first and second clients.
- [c37] 37. Apparatus according to claim 36 further wherein the fee schedule includes a flat fee parameter.
- [c38] 38. Apparatus according to claim 36 further wherein the fee schedule includes percentage parameter.

[c39] 39. Apparatus according to claim 36 further wherein the out-of-pocket cost is a fee paid to a government patent and trademark office.

[c40] 40. Apparatus according to claim 36 further wherein the out-of-pocket cost is paid by a transfer of funds from the law firm to a third party.